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B1 (Official Form	n 1)(12/0)7)				oannon	u	go <u> </u>	10				
·		1	United No			ruptcy of Illino					Vol	luntary	Petition
Name of Debtor Snyder, Bria			er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):							used by the J maiden, and			3 years		
Last four digits of		ec./Comple	ete EIN or o	ther Tax II	D No. (if mo	re than one, stat	e all) Last fo	our digits o	f Soc. Sec./C	omplete EIN	or other T	ax ID No. (if	more than one, state all
Street Address of Debtor (No. and Street, City, and State): 4322 Nutmeg, Apt. 224 Lisle, IL							Address of	Joint Debtor	(No. and Str	reet, City, a	and State):		
					Г	ZIP Code 60532							ZIP Code
County of Reside Dupage	ence or o	f the Princ	ipal Place o	f Business		00002	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	-1
Mailing Address	of Debto	or (if differ	ent from str	eet addres	s):		Mailir	g Address	of Joint Debt	tor (if differen	nt from stre	eet address):	
					Г	ZIP Code							ZIP Code
Location of Princ (if different from				<u> </u>									.1
	Type of I					of Business				of Bankrup Petition is Fi			eh
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 11 Railn Stoc Com Clea Othe	U.S.C. § 2 road kbroker amodity Bro ring Bank er Tax-Exe (Check box for is a tax- er Title 26 c	eal Estate as 101 (51B)	e) anization d States	defined "incurr	er 7 er 9 er 11 er 12	CI of	hapter 15 P a Foreign hapter 15 P a Foreign e of Debts c one box)	Petition for R Main Procee Petition for R Nonmain Pr	eding ecognition	
		Filing Fe	ee (Check or	ne box)				one box:		Chapter 11			
■ Full Filing Fe □ Filing Fee to attach signed is unable to po □ Filing Fee wa attach signed	be paid i application ay fee ex	in installmaion for the except in installman	court's constallments. I	sideration (Rule 1006(hapter 7 in	certifying to b). See Offindividuals of	hat the debt cial Form 3A only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates)	usiness debto necontingent li) are less than ith this petition were solici	or as define iquidated d 1 \$2,190,00 on. ted prepeti	ed in 11 U.S. lebts (exclud 00.	C. § 101(51D). ing debts owed e or more
Statistical/Admin ☐ Debtor estimathere will be in	ates that ates that,	funds will after any	be available exempt prop	erty is exc	cluded and	administrati		es paid,		THIS	SPACE IS	FOR COURT	USE ONLY
Estimated Numbe 1- 50- 49 99	_	ditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$10	0,001 to 00,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilit \$0 to \$50,000 \$10		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 of 48 **B1** (Official Form 1)(12/07) Page 2 Name of Debtor(s): Voluntary Petition Snyder, Brianne N (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ John J Lynch September 19, 2007 Signature of Attorney for Debtor(s) (Date) John J Lynch 6270193 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(12/07)

Document

Name of Debtor(s):

Snyder, Brianne N

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Brianne N Snyder

Signature of Debtor Brianne N Snyder

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 19, 2007

Date

Signature of Attorney*

X /s/ John J Lynch

Signature of Attorney for Debtor(s)

John J Lynch 6270193

Printed Name of Attorney for Debtor(s)

Law Offices of John J Lynch, P.C.

Firm Name

801 Warrenville Road, Ste. 560 Lisle, IL 60532

Address

Email: JJLynch@JJLynchLaw.Com 630-960-4700 Fax: 630-960-4755

Telephone Number

September 19, 2007

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

	Northern District of Inmois		
Brianne N Snyder		Case No.	
	Debtor(s)	Chapter	7
	Brianne N Snyder	Brianne N Snyder	Brianne N Snyder Case No.

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Brianne N Snyder
		Brianne N Snyder
Date:	September 19, 2007	

Certificate Number: 00478-ILN-CC-002459965

CERTIFICATE OF COUNSELING

I CERTIFY that on September 4, 2007	, a	t <u>9:15</u>	o'clock <u>PM EDT</u> ,				
Brianne N Snyder	·	receiv	ed from				
Springboard Nonprofit Consumer Credit Management, Inc.							
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the							
Northern District of Illinois	, a	n individual	[or group] briefing that complied				
with the provisions of 11 U.S.C. §§ 109(h)	and 111	•					
A debt repayment plan was not prepared	If a c	lebt repayme	nt plan was prepared, a copy of				
the debt repayment plan is attached to this	certificat	te.					
This counseling session was conducted by	internet a	nd telephone	·				
Date: September 4, 2007	Ву	/s/Susan M (Cusack				
	Name	Susan M Cus	sack				
	Title	Operations M	1anager				

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Brianne N Snyder		Case No.	
		Debtor		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	19,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		10,987.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		53,985.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,632.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,582.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	19,200.00		
			Total Liabilities	65,972.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Brianne N Snyder		Case No.		
_	<u>-</u>	Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	14,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	15,000.00

State the following:

Average Income (from Schedule I, Line 16)	2,632.67
Average Expenses (from Schedule J, Line 18)	2,582.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,500.00

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		53,985.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		53,985.00

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B6A (Official Form 6A) (12/07)

In re	Brianne N Snyder		Case No.	
-	-	Debtor		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Brianne N Snyder	Case No.	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash		-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		g and Savings Account rica Bank	-	500.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Money N Mid-Ame	Market Account erica Bank	-	4,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Ho	ousehold Goods and Furnishings	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Persona	l Clothing	-	400.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2 continuation sheets attached to the Schedule of Personal Property

5,700.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Brianne N Snyder	Case No.
_	•	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State unition plan as defined in 26 U.S.C. § 530(b)(1) or under a qualified State unition plan as defined in 26 U.S.C. § 520(c). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds, Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A. Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unilquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to seroff claims, Give estimated value of each.	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	other pension or profit sharing	X			
ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	and unincorporated businesses.	X			
and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	Accounts receivable.	X			
including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. X 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	property settlements to which the debtor is or may be entitled. Give	x			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. X 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.		x			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	interests in estate of a decedent, death benefit plan, life insurance	X			
	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	x			
Sub-Total >				CL. T.	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

 In re	Brianne N Snyder	Case No.
in re	Brianne N Snyder	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2007	7 Hyunda Elantra	-	13,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

13,500.00

Total >

al > **19,200.00**

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B6C (Official Form 6C) (12/07)

In re	Brianne N Snyder	Case No.
-		Debtor ,

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	:: ☐ Check if debtor \$136,875.	claims a homestead ex	semption that exceeds
Description of Brownits	Specify Law Providing	Value of	Current Value of

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accoun Checking and Savings Account MidAmerica Bank	ts, Certificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Money Market Account	735 ILCS 5/12-1001(b)	3,500.00	4,000.00
Mid-America Bank	,,		
Wearing Apparel Personal Clothing	735 ILCS 5/12-1001(a)	400.00	400.00

Total: 4,400.00 4,900.00 Case 07-23618 Doc 1 Filed 12/17/07 Entered 12/17/07 11:32:49 Desc Main Document Page 14 of 48

B6D (Official Form 6D) (12/07)

In re Brianne	Brianne N Snyder	Case No.
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	—						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx9476			Opened 11/01/06 Last Active 8/04/07	╹	T E D			
HSBC Auto 6602 Convoy Ct San Diego, CA 92111		_	Vehicle Lien 2007 Hyundai Elantra		U			
			Value \$ 13,500.00	1			10,987.00	0.00
Account No.			Value \$					
	Ш	L	Value \$	Ш		Ш		
Account No.			Value \$					
0 continuation sheets attached		_	S	ubt	ota	.1	40.097.00	0.00
ontinuation sheets attached			(Total of the	nis p	oag	ge)	10,987.00	0.00
			(Report on Summary of Sc		ota		10,987.00	0.00

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B6E (Official Form 6E) (12/07)

•		
In re	Brianne N Snyder	Case No
-		, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp
schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquida
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Brianne N Snyder		Case No.	
		Debtor	-7	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

12/17/07 11:31AM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 1040 Taxes Account No. Internal Revenue Service (IRS) 0.00 Kansas City, MO 64999 1,000.00 1,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,000.00 1,000.00 0.00 (Report on Summary of Schedules) 1,000.00 1,000.00

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B6F (Official Form 6F) (12/07)

In re	Brianne N Snyder		Case No.	
_		Debtor	-,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure	ea c	ıaın	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	[] [] [] [] [] [] [] [] [] []	I S P U T E	AMOUNT OF CLAIM
Account No. x9501			Opened 2/01/07 Last Active 9/01/04 Collection Suburban Plasti	Ĭ	T E D			
Activity Collection 664 Milwaukee Av Prospect Heights, IL 60070		-	Conection Suburban Flasti					167.00
Account No. xxxxxx8705		Г	Opened 4/01/04			T	7	
Afni, Inc. Po Box 3427 Bloomington, IL 61702		-	CollectionAttorney Cingular					400.00
Account No. CINGULAR-xxxxxx8705		┢	Last Active 5/01/02			t	\dagger	
Afni-Bloom 404 Brock Dr Po Box 3097 Bloomington, IL 61701		-	Consumer Credit					400.00
Account No. x2429		\vdash	Opened 4/01/05 Last Active 1/01/05			t	\dagger	
Atg Credit Llc 1043 W. Grandville Chicago, IL 60660		-	Collection Naperville Radi					484.00
9 continuation sheets attached		_		Subt			7	1,451.00
communion shocks actualled			(Total of	this	pag	ze') [1,101100

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
-		,	
		L)ehtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U N L	P	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	L L Q D	SPU	
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N			AMOUNT OF CLAIM
Account No. xxx6371			Opened 8/01/05 Last Active 7/01/05 Collection Dupage Radiolog	Ť	DATED		
Atg Credit Llc			concentration = upugo municipg				
1043 W. Grandville		-					
Chicago, IL 60660							
							14.00
Account No. xxxxxxxx6761			Opened 6/01/99 Last Active 8/13/07				
			CreditCard				
Cap One Bk							
Po Box 85520		ľ					
Richmond, VA 23285							
							426.00
Account No. xxxxxx0154	t		Opened 8/01/06 Last Active 5/01/06				
	l		CollectionAttorney				
Cred Protections Assoc							
1355 Noel Rd Suite 2100		-					
Dallas, TX 75240							
							58.00
Account No. xxxxxxxx8717			Opened 5/01/06				
			CollectionAttorney Midwest Heart Specia				
Dependon Collection Se							
120 W 22nd St Ste 360		ľ					
Oak Brook, IL 60523							
							1,031.00
Account No. xxxxxxxx8526		T	Opened 2/01/07				
			CollectionAttorney Midwest Heart Specia				
Dependon Collection Se							
120 W 22nd St Ste 360		-					
Oak Brook, IL 60523							
	L	L				L	384.00
Sheet no. 1 of 9 sheets attached to Schedule of				Sub	tota	1	4 042 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,913.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS	CODEBTO	Н	DATE CLAIM WAS INCURRED AND	C O N T	UNLLQUL	S	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	11	Q	Įυ	
AND ACCOUNT NUMBER	0	C	IS SUBJECT TO SETOFF, SO STATE.	N G	ľ	Ε	AMOUNT OF CLAIM
(See instructions above.)	R		·	N G E N	D A	D	
Account No.			Medical Services	Т	D A T E D		
					D		
Dr. Allen Bloom							
c/o Rush Copley Med. Cntr		-					
2000 Ogden Avenue							
Aurora, IL 60505							
							200.00
Account No.			Medical Services				
Dr. Ellen Embry							
c/o Rush Copley Med. Cntr		-					
2000 Ogden Avenue							
Aurora, IL 60504							
							200.00
Account No.			Medical Services				
	1						
Dr. John Saran							
c/o Edward Health Center		-					
801 S. Washington							
Naperville, IL 60540							
							200.00
Account No.	┢		Medical Services				
	1						
Dr. Mocer Saleem							
c/o Edward Hospital		-					
801 S. Washington							
Naperville, IL 60540							
							1,000.00
Account No.	T		Medical Services	H			
	1						
Edward Hospital & Health Services	1						
801 S. Washington	1	-					
Naperville, IL 60540	1						
. ,	1						
							200.00
Sheet no. 2 of 9 sheets attached to Schedule of				Subt	Ote	1	
							1,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	ms]	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_		Debtor	

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A N C		CONTINGEN	D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx9536			Opened 2/01/06 Last Active 1/01/02	Т	A T E D		
Ffcc-Columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220		-	CollectionAttorney Deherrera Codo		D		245.00
Account No. xxx1269			Opened 2/01/03 Last Active 8/01/02	T			
H & R Accounts Inc 7017 John Deer Parkway Moline, IL 61265		-	CollectionAttorney Von Maur - Chicago/D				485.00
Account No. xxx3283			Opened 12/01/06	-			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		-	CollectionAttorney Radiologists Of Dupa				289.00
Account No. xxx3734			Opened 1/01/05				
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		-	CollectionAttorney Midwest Center For D				113.00
Account No. xxx3601			Opened 10/01/06				
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		_	CollectionAttorney M M Orthopaedics L				104.00
Sheet no. 3 of 9 sheets attached to Schedule of				Subt	ota	1	4 220 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,236.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_		Debtor	

		_		_			
CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBT OR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. SG1437DUP			Opened 8/21/06	Т	T E		
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		-	Collection Med1 Dupage Emergenc		D		652.00
Account No. SGx437GA2			Opened 10/11/06				
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		-	Collection Med1 Guardian Anesth				
							168.00
Account No. SKx179DV2 Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		-	Opened 6/16/07 Collection Dupage Valley Anes L				133.00
Account No. xx3193			Opened 11/01/03				
Medical 210 W Willow Wheaton, IL 60187		-	Medical Services				260.00
Account No. xxx2819			Opened 2/01/04				
Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607		-	CollectionAttorney Dupage Emergency Phy				16.00
Sheet no. 4 of 9 sheets attached to Schedule of				Subt			1,229.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his i	pag	e)	.,

Case 07-23618 Doc 1 Filed 12/17/07 Entered 12/17/07 11:32:49 Desc Main 12/17/07 11:31AM Document Page 22 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_		Debtor	

		_						
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		CC	Ü	- О	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	IS SUBJECT TO SETOFF, SO STA	LAIM	00220ш2-	DZ1-QD-D4FED		AMOUNT OF CLAIM
Account No. xxxxxx2294			Opened 6/01/06		Т	T		
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Edward Hospi			D		1,059.00
Account No. xxxxxx5321			Opened 11/23/05					
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Adventist Hi					
								1,031.00
Account No. xxxxxx5916 Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Opened 11/23/05 Collection Med1 02 Adventist Hi					
								532.00
Account No. xxxxxx5284 Merchants Cr			Opened 11/23/05 Collection Med1 02 Adventist Hi					
223 W Jackson St Chicago, IL 60606		-						
								414.00
Account No. xxxxxx1262 Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Opened 8/02/05 Collection Med1 02 Edward Hospi					
								320.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				S Total of th		ota		3,356.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTLNGEN	טו	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx2292			Opened 6/01/06	Т	A T E D		
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Edward Hospi		D		319.00
Account No. xxxxxx2291			Opened 6/01/06				
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Edward Hospi				
							237.00
Account No. xxxxxx1553 Merchants Cr 223 W Jackson St		_	Opened 12/23/05 Collection Med1 02 Adventist Hi				
Chicago, IL 60606							169.00
Account No. xxxxxx2293			Opened 6/01/06				
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Edward Hospi				139.00
Account No. xxxx4123		\vdash	Opened 5/01/07 Last Active 7/01/05	\vdash	\vdash		
Nco Fin/38 Po Box 13564 Philadelphia, PA 19101		-	CollectionAttorney Ipc The Hospitalists				176.00
Sheet no. 6 of 9 sheets attached to Schedule of				Subt	ota	.1	4.045.55
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,040.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No	
_		Debtor	

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- I N G E N	KL-QU-DATED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0001			Opened 2/01/05 Last Active 8/26/07] ⊤	T		
Nes/Idap 200 W Monroe St Ste 700 Chicago, IL 60606		-	Student Loan		D		14,000.00
Account No. x0136			Opened 3/01/00 Last Active 9/01/07				
Nordstrom Fsb Po Box 6555 Englewood, CO 80155		-	ChargeAccount				355.00
Account No. xxxxxx3337			Opened 2/01/06 Last Active 8/01/05				
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	CollectionAttorney Lisle Woodridge Fire				960.00
Account No. xxxxxx8563			Opened 5/01/04				
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	CollectionAttorney City Of Wheaton-Ambu				545.00
Account No. xxxxxx7029		T	Opened 6/01/03 Last Active 12/01/02				
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	CollectionAttorney Elmhurst Radiologist				245.00
Sheet no. 7 of 9 sheets attached to Schedule of				Subt	tota	1	16,105.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	10,105.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brianne N Snyder	Case No.	
_			
		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C H M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C C N T I N G E N T	NL I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx9265			Opened 9/01/04	Т	T		
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	CollectionAttorney City Of Wheaton-Ambu		D		75.00
Account No. xxx0315			Opened 7/11/06				
Pellettieri 991 Oak Creek Dr Lombard, IL 60148		-	Collection Med1 02 Good Samarit				
							559.00
Account No. xxx6509 Pellettieri 991 Oak Creek Dr Lombard, IL 60148		-	Opened 9/05/06 Collection Med1 02 Good Samarit				431.00
Account No. xxx8175			Opened 8/08/06		T	T	
Pellettieri 991 Oak Creek Dr Lombard, IL 60148		-	Collection Med1 02 Good Samarit				303.00
Account No. xxxxxxx5767			Opened 3/20/03	+	T	T	
Profcolsrv 103 N Chicago Freeport, IL 61032		-	Collection Med1 02 Tri City Amb				375.00
Sheet no. 8 of 9 sheets attached to Schedule of		•		Sub	tota	ıl	4 - 42 - 22
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pas	ze)	1,743.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Brianne N Snyder	Case No.	
-		,	
		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ļ c	U	[)
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	FUTE	AMOUNT OF CLAIM
Account No. Px9475			Opened 8/01/03]⊤	T		
Rockford Mer Po Box 5847 Rockford, IL 61125		-	Collection Med1 Kishwaukee Comm		E D		_
Assessed No.	_	_	Modical Carriage	\downarrow	<u> </u>	-	4,680.00
Account No.	4		Medical Services				
Rush Copley Medical Center 2000 Ogden Avenue Aurora, IL 60504		-					
							19,000.00
Account No. xxx9199			Opened 5/01/05 Last Active 1/01/05	\dagger		t	-
State Collection Servi 2509 S Stoughton Rd Madison, WI 53716		-	CollectionAttorney Emergency Healthcare				
							221.00
Account No. xxx2868	+		Opened 7/01/06 Last Active 6/01/06 CollectionAttorney Emergency Healthcare				
State Collection Servi			,,				
2509 S Stoughton Rd		-					
Madison, WI 53716							
							211.00
Account No.				T			
Sheet no. 9 of 9 sheets attached to Schedule of				Subt	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	24,112.00
				7	ota	al	
			(Report on Summary of So				53,985.00

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B6G (Official Form 6G) (12/07)

In re	Brianne N Snyder	Case No	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-23618 Doc 1 Filed 12/17/07 Entered 12/17/07 11:32:49 Desc Main Document Page 28 of 48

B6H (Official Form 6H) (12/07)

			G N	
In re	Brianne N Snyder		Case No.	
_		Debtor		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Brianne N Snyder		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SPOUS	SE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:*	DEBTOR		SPOUSE		
	Dental Assistant				
	ric P Liedtke DDS LTD				
How long employed					
	212 S Naper Blvd., Ste. 116 Naperville, IL 60540				
*See Attachment for Additional En					
	rojected monthly income at time case filed)	DI	EBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	3,250.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,250.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social secur	itv	\$	617.33	\$	N/A
b. Insurance	,	\$ 	0.00	\$ 	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	617.33	\$	N/A
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	2,632.67	\$	N/A
7. Regular income from operation of	business or profession or farm (Attach detailed stater	ment) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
 Alimony, maintenance or support dependents listed above 	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government ass	istance				
(Specify):		\$	0.00	\$	N/A
			0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
		<u> </u>	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	2,632.67	\$	N/A
16. COMBINED AVERAGE MONT	.5)	\$	2,632.	67	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	Case 07-23618	Doc 1		Entered 12/17/	07 11:32:49	Desc Main	12/17/07 11:31A
B6I (Offi	cial Form 6I) (12/07)		Document	Page 30 of 48			1217,0711.00
In re	Brianne N Snyder				Case No.		
			I	Debtor(s)			

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Attachment for Additional Employment Information

Debtor		
Occupation	Service	
Name of Employer	Mullers Bar & Grill	
How long employed		
Address of Employer		

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B6J (Official Form 6J) (12/07)

In re	Brianne N Snyder		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
a. Are real estate taxes included? Yes No _X	-	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cell Phone	\$	95.00
3. Home maintenance (repairs and upkeep)	\$	10.00
4. Food	\$	325.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	25.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$ 	0.00
c. Health	\$ 	220.00
d. Auto	\$ 	98.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)	¢	250.00
a. Auto	\$	0.00
b. Other	5	
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Student Loan Payments	\$	114.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,582.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Φ	2,502.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,632.67
b. Average monthly expenses from Line 18 above	\$	2,582.00
c. Monthly net income (a. minus b.)	\$	50.67
	T	

Case 07-23618 Doc 1

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Brianne N Snyder		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION CONCE	ERNING DEBTO	OR'S SCHEDUL	ES
	DECLARATION UNDER PENAL	ГҮ OF PERJURY В	Y INDIVIDUAL DE	BTOR
	I declare under penalty of perjury that I hav	rand the foregoing	summers and schodul	os consisting of
	25 sheets, and that they are true and correct to t		•	_
		,		
_			_	
Date	September 19, 2007 Signation		•	
		Brianne N Sny	/der	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Not the in District of Infinois				
In re	Brianne N Snyder		Case No.		
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,500.00	2007 Income to date.
\$29,932.00	2006 Income to date.
\$30,500.00	2005 Income to date.

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of П creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR **Debtors Mother**

DATE OF PAYMENT March 2007 for outstanding medical and support / housing

AMOUNT STILL AMOUNT PAID OWING \$10,000.00 \$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Snyder

NATURE OF PROCEEDING **Personal Injury**

AND LOCATION DuPage, Illinois

COURT OR AGENCY

STATUS OR DISPOSITION

Case settled in July 2006 -Debtor received a settlement of \$20,00.00

2.

Document

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3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF **ORDER**

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of John J Lynch, P.C. 801 Warrenville Road, Ste. 560 Lisle, IL 60532

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR September 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,550.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Mid America Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE **Savings Account**

AMOUNT AND DATE OF SALE OR CLOSING \$8,000.00 October 2007

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Document Page 37 of 48

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

4955 Fender, # 305, Lisle, II 60532

7812 Dearfield Avenue, Woodridge, II 60517

DATES OF OCCUPANCY

8/2005 - 8/2006 2000 to 7/2005

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

Document

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6

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

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7

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 19, 2007	Signature	/s/ Brianne N Snyder	
			Brianne N Snyder	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Brianne N Snyder			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liabil	ities which includes deb	ts secured by property o	f the estate.		
	I have filed a schedule of executory contra	acts and unexpired lease	s which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:					
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2007 Hyundai Elantra		HSBC Auto	Debtor will retain collateral and continue to make regular payments.			to make
Descrip Propert		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	September 19, 2007	Signature	/s/ Brianne N Snyder Brianne N Snyder Debtor	er		

Case 07-23618 Doc 1 Filed 12/17/07 Entered 12/17/07 11:32:49 Desc Main Document Page 42 of 48 United States Bankruptcy Court Northern District of Illinois

In re	Brianne N Snyder	/der		
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMP	PENSATION OF ATTORN	NEY FOR	DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy, of	or agreed to be	paid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,550.00
	Prior to the filing of this statement I have receive	ed	\$	1,550.00
	Balance Due		\$	0.00
2.	\$ of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed co	ompensation with any other person un	less they are n	nembers and associates of my law firm.
	☐ I have agreed to share the above-disclosed composition copy of the agreement, together with a list of the			
6.	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications of the secured creditors of the secured	endering advice to the debtor in determ statement of affairs and plan which me ditors and confirmation hearing, and to reduce to market value; exem ations as needed; preparation a	mining whether any be required any adjourned	r to file a petition in bankruptcy; ; hearings thereof; ing; preparation and filing of
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.	fee does not include the following son dischargeability actions, judicial	ervice: al lien avoida	ances, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for pa	yment to me for	or representation of the debtor(s) in
Date	ed: September 19, 2007	/s/ John J Lynch		
		John J Lynch 6270		
		Law Offices of John 801 Warrenville Ro		. C .
		Lisle, IL 60532	·	_
		630-960-4700 Fax: JJLynch@JJLynch		55
		UU Zynon Suu Zynon		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

John J Lynch 6270193	X /s/ John J Lynch	September 19, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
801 Warrenville Road, Ste. 560 Lisle, IL 60532 630-960-4700		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Brianne N Snyder	X /s/ Brianne N Snyder	September 19, 2007
Printed Name(s) of Debtor(s)	X /s/ Brianne N Snyder Signature of Debtor	
		2007

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United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois					
In re	Brianne N Snyder		Case No.		
		Debtor(s)	Chapter	7	
	VE	ERIFICATION OF CREDITOR N Number o	MATRIX of Creditors:	30_	
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and	correct to the best of my	
Date:	September 19, 2007	/s/ Brianne N Snyder Brianne N Snyder Signature of Debtor			

Activity Collection 664 Milwaukee Av Prospect Heights, IL 60070

Afni, Inc. Po Box 3427 Bloomington, IL 61702

Afni-Bloom 404 Brock Dr Po Box 3097 Bloomington, IL 61701

Atg Credit Llc 1043 W. Grandville Chicago, IL 60660

Cap One Bk Po Box 85520 Richmond, VA 23285

Cred Protections Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240

Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523

Dr. Allen Bloom c/o Rush Copley Med. Cntr 2000 Ogden Avenue Aurora, IL 60505

Dr. Ellen Embry c/o Rush Copley Med. Cntr 2000 Ogden Avenue Aurora, IL 60504

Dr. John Saran c/o Edward Health Center 801 S. Washington Naperville, IL 60540 Dr. Mocer Saleem c/o Edward Hospital 801 S. Washington Naperville, IL 60540

Edward Hospital & Health Services 801 S. Washington Naperville, IL 60540

Ffcc-Columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220

H & R Accounts Inc 7017 John Deer Parkway Moline, IL 61265

HSBC Auto 6602 Convoy Ct San Diego, CA 92111

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Internal Revenue Service (IRS)
Kansas City, MO 64999

Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068

Medical 210 W Willow Wheaton, IL 60187

Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

Merchants Cr 223 W Jackson St Chicago, IL 60606 Nco Fin/38 Po Box 13564 Philadelphia, PA 19101

Nes/Idap 200 W Monroe St Ste 700 Chicago, IL 60606

Nordstrom Fsb Po Box 6555 Englewood, CO 80155

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Profcolsrv 103 N Chicago Freeport, IL 61032

Rockford Mer Po Box 5847 Rockford, IL 61125

Rush Copley Medical Center 2000 Ogden Avenue Aurora, IL 60504

State Collection Servi 2509 S Stoughton Rd Madison, WI 53716